



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [PACWEST BANCORP](#)

City/State [BEVERLY HILLS, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [41,404,592](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	899,891	726,138	987,469	985,047	1,086,765	23.93	31.94
Income from lease financing receivables.....	7,704	6,657	8,988	8,091	11,080	15.73	-37.91
Fully taxable income on loans and leases.....	886,081	715,179	971,743	977,797	1,087,268	23.90	27.66
Tax-exempt income on loans and leases.....	21,514	17,616	24,714	15,341	10,577	22.13	5714.59
Estimated tax benefit on income on loans and leases.....	6,219	5,108	7,131	4,573	3,159	21.76	2860.78
Income on loans and leases (tax equivalent).....	913,814	737,903	1,003,588	997,711	1,101,004	23.84	31.55
Investment interest income (tax equivalent).....	163,301	111,308	161,941	112,236	121,996	46.71	82.69
Interest on balances due from depository institutions.....	15,549	4,886	7,048	3,336	6,479	218.24	1601.20
Interest income on other earning assets.....	1,870	1,974	2,748	1,820	1,647	-5.27	45.98
Total interest income (tax equivalent).....	1,094,534	856,071	1,175,325	1,115,103	1,231,126	27.86	39.21
Interest on time deposits of \$250K or more	3,723	1,630	1,963	7,285	8,600	128.40	174.15
Interest on time deposits < \$250K.....	10,257	3,186	3,995	20,146	40,648	221.94	30.20
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	68,878	16,370	21,850	32,232	99,212	320.76	207.26
Interest on other borrowings and trading liabilities.....	22,661	19,319	27,098	29,270	56,804	17.30	15.32
Interest on subordinated debt and mandatory convertible securities	10,124	0	0	0	0		
Total interest expense.....	115,643	40,505	54,906	88,933	205,264	185.50	125.41
Net interest income (tax equivalent).....	978,891	815,566	1,120,419	1,026,170	1,025,862	20.03	33.19
Non-interest income.....	92,224	132,014	191,852	120,127	121,318	-30.14	-4.65
Adjusted operating income (tax equivalent)	1,071,115	947,580	1,312,271	1,146,297	1,147,180	13.04	28.79
Overhead expense.....	549,981	451,748	625,118	2,030,308	504,766	21.75	55.44
Provision for credit losses.....	14,500	-146,500	-149,500	293,000	23,000		-69.83
Securities gains (losses)	-1,019	616	1,615	13,171	25,445		
Other tax equivalent adjustments	1	1	0	0	0	0.00	
Pretax net operating income (tax equivalent).....	511,486	646,804	838,930	-1,150,789	644,173	-20.92	18.24
Applicable income taxes	126,313	163,743	215,376	75,173	164,304	-22.86	-10.08
Tax equivalent adjustments	11,069	12,147	16,595	11,612	11,233	-8.87	-39.62
Applicable income taxes (tax equivalent).....	137,382	175,890	231,971	86,785	175,537	-21.89	-13.49
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	374,104	470,914	606,959	-1,237,574	468,636	-20.56	36.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	374,104	470,914	606,959	-1,237,574	468,636	-20.56	36.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	374,104	470,914	606,959	-1,237,574	468,636	-20.56	36.64
Investment securities income (tax equivalent).....	163,301	111,308	161,941	112,236	121,996	46.71	82.69
US Treasury and agency securities (excluding mortgage-backed securities)	9,804	6,585	9,927	1,266	3,990	48.88	340.43
Mortgage-backed securities	86,186	46,617	71,714	64,437	71,981	84.88	188.72
All other securities	67,311	58,106	80,300	46,533	46,025	15.84	17.45
Cash dividends declared	99,598	89,474	119,443	159,748	289,048	11.32	-45.42
Common	90,206	89,474	119,443	159,748	289,048	0.82	-50.57
Preferred	9,392	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	133,571	135,929	134,472	157,056	132,382
Interest rate contracts	86,060	87,927	87,470	59,867	15,159
Foreign exchange contracts.....	28,463	28,463	28,463	73,108	91,144
Equity, commodity, and other contracts	19,048	19,539	18,539	24,081	26,079
Derivatives Position					
Futures and forwards	0	0	0	44,645	21,560
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	19,048	19,539	18,539	24,081	26,079
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	19,048	19,539	18,539	24,081	26,079
Swaps	114,523	116,390	115,933	88,330	84,743
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	133,571	135,929	134,472	157,056	132,382
Interest rate contracts	86,060	87,927	87,470	59,867	15,159
Foreign exchange contracts.....	28,463	28,463	28,463	73,108	91,144
Equity, commodity, and other contracts	19,048	19,539	18,539	24,081	26,079
Derivative contracts (excluding futures and FX 14 days or less)	124,484	129,318	125,513	147,443	124,891
One year or less	4,752	777	582	45,597	28,173
Over 1 year to 5 years	28,463	31,560	31,528	31,653	78,523
Over 5 years	91,269	96,981	93,403	70,193	18,195
Gross negative fair value (absolute value)	6,367	878	931	1,150	755
Gross positive fair value.....	10,364	6,410	6,064	8,750	4,668
Held for trading.....	0	0	0	0	0
Non-traded.....	10,364	6,410	6,064	8,750	4,668
Current credit exposure on risk-based capital derivative contracts	6,149	2,663	2,508	4,229	1,234
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
			BHC	Peer # 1	Pct													
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																		
Real estate	30-89 days past due		0.13	0.23	42	0.13	0.25	39	0.32	0.26	66	0.04	0.39	7	0.05	0.38	8	
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13	
	Nonaccrual.....		0.48	0.41	69	0.40	0.60	40	0.30	0.52	32	0.41	0.76	28	0.20	0.46	26	
Commercial and industrial	30-89 days past due		0.01	0.29	9	0.07	0.24	23	0.02	0.24	10	0.06	0.23	19	0.05	0.31	16	
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14	
	Nonaccrual.....		0.40	0.47	53	0.33	0.65	34	0.48	0.57	51	1.03	0.75	72	1.67	0.83	87	
Individuals	30-89 days past due		0.43	0.83	32	0.26	0.60	33	0.22	0.63	26	0.40	0.83	27	0.23	0.83	20	
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16	
	Nonaccrual.....		0.08	0.17	47	0.12	0.17	54	0.09	0.17	51	0.12	0.28	45	0.11	0.17	52	
Depository institution loans	30-89 days past due			0		0	0.03	44		0.01			0	0	46	0	0	47
	90+ days past due			0		0	0	47		0			0	0	46	0	0	49
	Nonaccrual.....			0		0	0	47		0			0	0	47	0	0	48
Agricultural	30-89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26	
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42	
	Nonaccrual.....		7.08	0.27	96	15.73	0.51	97	12.07	0.70	95	0	0.49	24	0	0.67	22	
Foreign governments	30-89 days past due			0			0			0.50			0			0.07		
	90+ days past due			0			0			0			0			0		
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03		
Other loans and leases	30-89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14	
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30	
	Nonaccrual.....		0.01	0.06	57	0.03	0.13	53	0.02	0.09	54	0.06	0.15	55	0.02	0.13	41	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,844,580	2,939,269	2,917,311	3,013,037	3,223,791										
Retained earnings	1,402,211	910,046	1,044,548	477,619	1,652,248										
Accumulated other comprehensive income (AOCI)	-848,214	98,859	65,968	172,523	78,658										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,398,577	3,948,174	4,027,827	3,663,179	4,954,697										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,419,855	1,204,680	1,435,284	1,086,935	2,569,073										
Accumulated other comprehensive income-related adjustments	-848,214	98,859	65,968	172,523	78,658										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,826,936	2,644,635	2,526,575	2,403,721	2,306,966										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,826,936	2,644,635	2,526,575	2,403,721	2,306,966										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	629,516	131,000	131,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	629,516	131,000	131,000	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	629,516	131,000	131,000	0	0										
Tier 1 Capital	3,456,452	2,775,635	2,657,575	2,403,721	2,306,966										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	718,326	717,408	718,222	451,837	444,463										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	263,217	248,019	243,393	286,434	174,646										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	981,543	965,427	961,615	738,271	619,109										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	981,543	965,427	961,615	738,271	619,109										
Exited advanced approach tier 2 capital															
Total capital	4,437,995	3,741,062	3,619,190	3,141,992	2,926,075										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	41,471,129	35,687,870	40,275,628	29,184,537	26,256,015										
Less: Deductions from common equity tier 1 capital	1,419,855	1,204,680	1,435,284	1,086,935	2,569,073										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	40,051,274	34,483,190	38,840,344	28,097,602	23,686,942										
Total risk-weighted assets	33,042,173	26,058,893	28,508,808	22,837,693	23,584,174										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	8.56	11.77	3	10.15	12.59	14	8.86	12.37	4	10.53	12.35	24	9.78	12.11	18
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.46	12.48	15	10.65	13.31	6	9.32	13.11	2	10.53	13.08	8	9.78	12.78	5
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.43	14.27	39	14.36	15.21	41	12.70	14.91	12	13.76	15.23	25	12.41	14.36	15
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.63	9.22	30	8.05	9.07	21	6.84	8.98	5	8.55	9.13	37	9.74	9.76	57
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		183,286		111,321		225,759		177,340		229,690					
Real estate loans.....		0		0		0		39,341		39,225					
Commercial and industrial loans		183,286		111,321		225,759		137,999		190,465					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		183,286		111,321		225,759		177,340		229,690					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....	64.65	20.31	82	-37.02	-0.16	14	27.30	6.83	78	-22.79	-2.40	17	11.83	22.48	70
Total selected assets.....	64.65	21.10	82	-37.02	3.36	16	27.30	9.48	78	-22.79	2.04	18	11.83	12.40	72
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		86,512	99,259	182,316	258,532	337,426	-12.84	-55.76
Dividends		86,000	99,000	182,000	258,000	336,000	-13.13	-55.90
Interest		512	259	316	532	1,426	97.68	-6.06
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		86,512	99,259	182,316	258,532	337,426	-12.84	-55.76
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		4,011	25,412	49,428	10,749	8,856	-84.22	124.71
Total operating income		90,523	124,671	231,744	269,281	346,282	-27.39	-54.13
Operating Expenses								
Personnel expenses		-365	8,629	13,649	5,374	5,521		
Interest expense		0	0	0	0	0		
Other expenses		8,105	6,500	8,791	10,205	10,950	24.69	15.59
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,740	15,129	22,440	15,579	16,471	-48.84	-20.44
Income (loss) before taxes		70,047	116,127	212,515	256,698	329,269	-39.68	-62.66
Applicable income taxes (credit)		-6,352	2,781	6,188	3,267	-2,202		
Extraordinary items								
Income before undistributed income of subsidiaries		76,399	113,346	206,327	253,431	331,471	-32.60	-63.13
Equity in undistributed income of subsidiaries		297,705	357,568	400,632	-1,491,005	137,165	-16.74	347.23
Bank subsidiaries		306,089	353,894	400,704	-1,484,284	152,310	-13.51	318.90
Nonbank subsidiaries		-8,384	3,674	-72	-6,721	-15,145		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		374,104	470,914	606,959	-1,237,574	468,636	-20.56	36.64
Memoranda								
Bank net income		392,089	452,894	582,704	-1,226,284	488,310	-13.43	46.26
Nonbank net income		-8,384	3,674	-72	-6,721	-15,145		
Subsidiary holding companies' net income		0	0	0	0	0		

